

FORWARD

January, 2005

This is the fourteenth annual Report of the Minnesota Consumer Credit Card Clearinghouse compiled by the Minnesota Department of Finance, Treasury Division. This report is required by Minnesota Statutes 325G.415 and is intended to assist in increasing consumer awareness in Minnesota.

This report has been designed to be useful by comparing terms of credit offered to residents in Minnesota, including interest rates, grace periods and annual/other fees. Some credit card issuers have developed additional incentives to solicit your business, such as merchandise discounts, loss protection and rebates. You need to decide if these are important to you.

The report does not make judgments of "good" or "bad" credit cards. Your personal financial needs must be the basis of these judgments. For example, if you pay your charges in full each month you would have little concern for the interest rate charged on balances carried month to month. You would then want to look for cards that allow an adequate grace period or the lowest annual fee. On the other hand, if you carry a balance month to month, you would be more concerned with the interest rate charged.

Listings in this report are separated by Minnesota-issued and non-Minnesota-issued cards. Cards issued by financial institutions are listed separately from those issued by retail businesses. You may find the information most helpful by identifying them in this way.

This report continues to be a popular tool in providing information and tips to help Minnesota consumers become more "credit wise."

The information presented in this REPORT is certified to be a true and correct summary of data reported by companies issuing credit cards as of December 31, 2004.

HOW TO USE THIS REPORT TO SAVE MONEY

Use the chart below to determine how you use your credit card. Look at the far left column and decide which combination best describes your credit card practices. The columns to the right show which characteristics are most important to you: interest rate, grace period or annual fees.

<u>How Do You Use Your Credit Card</u>	<u>Interest Rate (APR)</u>	<u>Grace Period</u>	<u>Annual Fees</u>
Monthly Payments: Paid in Full Amount Charged: High, Medium or Low	Not as Important (No interest paid if there is a grace period)	Long as Possible (to avoid interest)	Low as Possible
Monthly Payments: Usually, but not always paid in full Amount Charged: Low	Somewhat Important	Very Important	Very Important
Monthly Payments: Usually, but not always paid in full Amount Charged: High with occasional high balances	Very Important	Somewhat Important	Somewhat Important
Monthly Payments: Usually not paid in full Amount Charged: Low	Very Important	Not as Important	Somewhat Important
Monthly Payments: Usually not paid in full Amount Charged: High with high balances	Most Important	Not as Important	Not as Important

Please Note:

The lowest interest rates are not always the most desirable.
 High fees can be offset by low interest rates if your unpaid balances are high.
 Grace periods help only if you pay your balance on time and in full each month.

FREQUENTLY ASKED QUESTIONS

What if a credit card, which I already have, is not on the report? What if I receive a credit card application from an issuer not listed in the report?

Under Minnesota Statutes 325G.415, creditors who distribute credit card applications must file a written report disclosing the data contained in this report by December 31st of each year. It is possible that some credit card issuers may not be included because they failed to file the required report. Creditors who wish to comply with the law should contact the Treasury Division at (651) 296-7091 in order to be included in future editions of the Minnesota Consumer Credit Card Report.

What if the interest rate or other terms of credit are different than those shown in this Report?

The information in this report is current as of December 31, 2004. All credit card issuers are allowed to change their credit terms at any time. Therefore, you can expect that the actual terms offered in a credit card application sent to you may occasionally differ from those in this report.

What should I do if I believe that the credit terms being offered are unfair or excessively different from those in this report?

- 1st: Contact the credit card issuer and discuss your concerns directly. Frequently your questions can be answered. For example, the creditor may offer many different kinds of cards and you were sent the wrong application.

If your concerns are not adequately resolved, then

- 2nd: Contact the Office of the Attorney General's Consumer Protection Division, 1400 NCL Tower, 445 Minnesota Street, Saint Paul, Minnesota 55101. By telephone at (651) 296-3353 or (800) 657-3787. By e-mail: attorney.general@state.mn.us

I thought Minnesota law prohibited interest over 18% per year. Why do some credit cards have interest rates over 18%?

Minnesota law prohibits creditors located in Minnesota from charging over 18%. Out-of-state creditors may charge Minnesotans more than 18% per year. In addition, many Minnesota institutions offer credit cards, which are actually issued by out-of-state financial institutions. These credit cards are not subject to the 18% per year limitation even though they appear to be issued by a Minnesota institution.

How important is the amount I pay each month to the cost of using a credit card?

Two people charge \$1,000.00 each on their credit cards. Both have an APR of 18 percent. Person A wants to pay this debt in one year, making 12 even payments. Person B chooses to pay only the \$20 minimum required each month by the credit card. This chart shows the costs to each of them.

	<u>Amount Charged</u>	<u>Monthly Payments</u>	<u>Months To Pay</u>	<u>Finance Charge</u>	<u>Total Money Paid</u>
Person A	\$1,000.00	\$91.68	12	\$100.16	\$1,100.16
Person B	\$1,000.00	\$20.00	93	\$860.00	\$1,860.00

Are the credit cards that offer rebates really saving me money?

One way of answering that question came in a Business Week magazine article that used the example of a typical spender who has an annual charge volume of \$2,200 and carries a balance of \$1,100. This person would pay \$233.15 in annual fee and interest charges and earn one-tenth of an airline ticket in a year. But with another card, a low-rate program with no rebates, the total cost would be only \$125.62. Someone who charges \$20,000 a year and pays off the balance in full would earn a free ticket, spend only \$50.00 on the annual fee, and pay no interest charges, for a net benefit of \$450.00, assuming a ticket costs \$500.00.

FIRST:

HOW TO GET CREDIT

On your first try to get a credit card you might be frustrated. If you have never used credit before, some creditors may turn you down. You need to prove you are "credit-worthy." Here's how to become credit-worthy:

- Open a checking account or a savings account in your name. This will show how you manage your money.
- Apply for a department store credit card. Repaying credit card bills on time helps you get a good credit history.
- If you do not qualify on your own, ask someone to "co-sign" your application (this means they will be responsible if you do not pay back the money you owe).

How Creditors Make Decisions About You

Creditors will look at you and your finances and decide whether, or not, to give you a credit card. Today, creditors assess the creditworthiness of potential credit card customers much more thoroughly than they have in the past five years, evaluating household income, debt levels, number of credit cards now held by the consumer and how much credit is available on them. It is important to note that the Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicants' income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law for the creditor is the Federal Trade Commission, Office of Equal Credit Opportunity, Washington, DC 20580.

Your Credit Report

A potential creditor may look at your "credit history." This is information they get from a "credit reporting agency" or "credit bureau." This information is called your "credit report" or "credit history." It is a file with computerized information about the payments you have made on credit cards, car loans or other types of credit.

Federal law gives you the right to know what your credit report says. The credit bureau must help you understand your credit report. There is no fee for this help if you contact the credit bureau within 30 days after you are turned down for credit, employment, or insurance because of information in your credit report.

Accurate negative information generally can be reported for seven years, but there are exceptions:

- Bankruptcy information can be reported for 10 years; however, a bankruptcy filing could effect your credit for a lifetime;
- Information reported because of an application for a job with a salary of more than \$20,000 has no time limitation;
- Information reported because of an application for more than \$50,000 worth of credit or life insurance has no time limitation;
- Information concerning a lawsuit or a judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer; and
- Default information concerning U.S. Government insured or guaranteed student loans can be reported for seven years after certain guarantor actions.

Be sure your credit record is complete and correct. Mistakes on your credit record can hurt you. If you find wrong information, you can ask to have it corrected. If you find a mistake, write to the credit bureau and explain to them the problem. The credit bureau will investigate your complaint and report back to you. The credit bureau should not charge a fee for this service. If you are not satisfied with the results of the investigation, you may send a brief letter to the credit bureau to keep in your file. In the letter, explain why you think the record is wrong. The credit bureau must include your letter with your report in the future.

How to Get Your Credit Report

If you would like to see your credit report, contact one of the three national credit reporting agencies listed below. Each of these credit bureaus may keep a credit file on you. Your request will need to include your name, address, previous address, and Social Security number. Remember, you are entitled to receive the report free if you were turned down for credit because of the report. There may be a fee charged if a credit report is requested and there has not been a denial of credit.

Experian
P.O. Box 2002
Allen, TX 75013
(888) 397-3742

Trans Union
P.O. Box 1000
Chester, PA 19022
(800) 916-8800

Equifax
P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111

If You Are Turned Down for Credit

The law says you must be told whether you are approved for credit or not. A creditor has 30 days to tell you, in writing, if you are denied credit. If you are denied credit, find out why.

NOW THAT YOU'VE GOT CREDIT: HOW TO USE IT WISELY

Consumers should accept only as much credit as they can comfortably handle and should use it sparingly. Some personal financial experts recommend that monthly consumer debt payments -- including credit cards and auto loans, but excluding rent or mortgage payments -- should not exceed 12 percent of the consumer's monthly take-home pay.

Using Credit Cards

- Shop around for cards. By referencing the chart found earlier in this report, "How to Use This Report to Save Money", you will be able to determine the best card to suit your needs, depending on how you use your credit card. For instance, if you pay off your balance every month, you may settle for a low annual fee and high interest rate. If you carry a balance, you may want to exchange a high annual fee for a low interest rate. If you choose to use credit, try to pay it off each month. That way, you're getting an interest-free loan.
- Don't be swayed by impulse buying and don't charge more than you can afford. Go home and think about it before putting more debt on a credit card.
- Make a realistic budget and stick to it.
- Pay off creditors who can take the quickest action to hurt you, not those who are calling you the most often. First pay for necessities like utilities and rent or mortgage.

Credit Warning Signs

- Paying only the minimum payment month after month.
- Being out of cash constantly.
- Being late making crucial payments, such as rent or mortgage.
- Borrowing from one lender or credit card to pay another.

Be Smart With Credit Card Issuers

(from an article by Linda Stern, personal finance writer for Reuters)

The bottom line today for companies who issue credit cards to consumers is to make sure they profit from the use of their card. It's not on their agenda to keep you from spending more than you should, or to encourage you to pay low rates instead of high ones, or to teach you to avoid the behavior that will cause you to pay more than you have to. Learn to be similarly selfish, to ensure that you keep your good credit. Be especially aware of the following three "traps" that many credit card companies are setting for their cardholders today:

- The "you don't have time to pay on time" trap. At one time, consumers had a month to make a payment. Not

anymore. Some bills arrive a week or more after their closing date and within two weeks of their due dates. With stories of credit card issuers taking as long as a week to post a payment, you pretty much have to open the bill when it comes in, write your check and hustle over to the post office. And it's worth hustling: In today's environment, one late payment can cost you a \$30 late fee and push you into punitive interest rate territory, levying your annual interest rate over 20 percent. And, don't expect your credit card issuer to waive the late fee; that's happening with less frequency, too.

- The "credit punity" trap. A national credit research company has reported that credit card issuers are checking credit reports monthly and slapping punitive rates on customers who fall behind on any of their cards. This research company found that several major card issuers have indicated they may bump interest rates as high as 23.9 percent for customers who are 30 days or more overdue on any card payments. By the way, fall behind on a department store card and you'll pay more for your credit cards, too.
- The "convenience check" low balance trap. These are the checks that come to you in the mail and encourage you to transfer balances or put money in your pocket -- "for anything you want" -- by simply writing these checks against your credit. Their low temporary rates look tempting, some as low as 3.99 percent, but buried in the fine print is usually some separate "transaction" fee that runs as high as 3 percent of the amount of the check and is posted immediately. Not only does this double your annual interest rate, it may also compound it indefinitely if you carry a balance on the card.

What's the moral of this story? Not that your credit card issuer is or should be your friend; it's not their job to save you from yourself. That's your job. And with the current, aggressive credit card marketing climate, your job is getting harder and harder. Trust no one, read all that annoying small print, don't borrow more than you should, and pay your bills on time.

Help If You Can't Pay Your Bills

Finally, if you've become overwhelmed; if you've spent too much, lost your job or become sick, making it hard to pay your bills on time, you can get help. A case in point is a couple in North Carolina who owed \$25,000 in credit card debt -- on a combined annual income of about \$30,000. Creditors were closing in, and the couple feared they would have to file for bankruptcy, which was not an option they wanted to take. But, there was another option available to them. They went to their local Consumer Credit Counseling Service, a nonprofit agency that helped them negotiate a repayment plan with their creditors. They are now paying \$500 a month and hope to be debt-free in 5 years. These organizations, which were formed to counsel consumers who are in debt, can also, as with the North Carolina couple, talk to the companies where consumers owe money to arrange a payment plan. To find a credit or debt counselor, look in the yellow pages under "Credit & Debt Counseling." Also, some schools, military bases, credit unions and housing authorities offer credit counseling too. Some, but not all will charge a fee for this service.

NEED MORE INFORMATION??

Contact the Minnesota Attorney General's Consumer Protection office at 1400 NCL Tower, 445 Minnesota Street, St. Paul, MN 55101; (651) 296-3353, or (800) 657-3787; on the Internet at www.ag.state.mn.us/.

The Board of Governors of the Federal Reserve System have two free publications entitled: "Consumer Handbook to Credit Protection Laws" and "SHOP...The Card You Pick Could Save You Money." Request your free copy(s) from the Board of Governors Publication Services, MS-127, Washington, DC 20551.

The Consumer Information Center, organized under the U.S. General Services Administration publishes The Consumer Information Catalog listing titles, descriptions, and ordering information for the more than 200 free and low-cost publications. Revised and published quarterly, the Catalog brings together publications from more than 40 agencies, providing the public with one convenient source for federal consumer information. Consumers can get a free catalog by requesting one online at www.pueblo.gsa.gov/ or, call toll-free 1 (888) 8 PUEBLO (that's 1 (888) 878-3256).

The Federal Trade Commission publishes many excellent fact sheets on consumer credit rights. To request publications, write to them at 6th and Pennsylvania Avenue NW, Washington, DC 20580, or visit their site on the Internet at www.ftc.gov/.

The Better Business Bureau provides instant access to business and consumer information. Contact the Council of Better Business Bureaus, Inc. for access to the BBB system of over 150 Bureaus located in the United States and Canada: 4200 Wilson Boulevard, Suite 800, Arlington, VA 22203-1804; (703) 276-0100, or visit their website at www.bbb.org/.

The National Foundation for Consumer Credit (NFCC) is a national non-profit network of 1,450 Member Financial Wellness Centers designed to provide assistance to people dealing with stressful financial situations; and is committed to promoting financial literacy through money management education. You can visit their website at www.nfcc.org/ or call them toll free at 1-800-388-2227.

If you have access to the Internet and want to surf, literally thousands of sites are available by searching on keywords such as "credit card," "consumer protection," "credit reports," etc.

Tired of Credit Card Offers? -- You can remove your name from lists that credit-reporting agencies provide to credit card issuers by calling toll free (888) 5-OPT-OUT (888-567-8688) for instructions.

DEFINITIONS OF TERMS USED IN CREDIT CARD REPORT

A.P.R.	Annual Percentage Rate. The rate of interest charged by a creditor on an <u>annual</u> basis. Divide the A.P.R. by 12 to find out how much interest is charged each month. For example, if the A.P.R. is 18% and if your unpaid balance is \$1,000 then you will pay 1.5% interest (\$15.00) per month. No interest is added during a grace period.
NSF	Non-Sufficient Funds. Some creditors allow you to use your credit card to obtain cash from a cash machine. If you use this feature without having sufficient funds in your bank account to cover the withdrawal you must pay an additional NSF Charge .
Variable Interest Rate:	A variable rate is pegged to a certain percentage above the prime rate or some other rate and adjusted either monthly or quarterly as that rate moves. (Indicated by a "V" following the APR, eg., 10.90V.)
Grace Period:	The grace period is the time between the statement date and the payment due date when no finance charge accrues, provided no previous balance exists. Once your account begins to revolve, you generally start paying interest immediately on each additional purchase.

Tips to Protect Your Credit Card

- * Do not give your credit card number or expiration date over the phone unless you have placed the call.
- * Credit card numbers are never needed for "Identification" purposes. If you hear that line - hang up.
- * Rip up or retain credit card transaction carbons
- * Never leave your credit cards or receipts lying around.
- * Make a list of everything you carry in your wallet, including your credit card numbers. Keep this list in a safe place, separate from your wallet or purse.
- * If your card is lost or stolen, report it immediately.
- * Save your receipts and check them against your monthly statement. This is an easy way to discover if someone is using your card number or if there is a billing error.
- * Do not reveal personal information when using your credit card. Minnesota law prohibits merchants from requiring personal information such as an address or phone number when you use your credit card.
- * Make sure that you understand the terms of a credit card plan before you accept the card.
- * As always, be wary of credit card deals that sound too good to be true.

Source: Office of the Minnesota Attorney General.

Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
Affinity Plus FCU	St. Paul	Visa Classic	0.00	13.92	15.00	15.00	-	25	Initial \$10 membership fee, No grace on cash adv
Affinity Plus FCU	St. Paul	Visa Gold	0.00	10.96	15.00	15.00	-	25	Initial \$10 membership fee, No grace on cash adv
Affinity Plus FCU	St. Paul	Visa Platinum	0.00	9.90	15.00	15.00	-	25	Initial \$10 membership fee, No grace on cash adv
Associated Healthcare Cr. Un.	St. Paul	Visa Classic	0.00	12.90	20.00	20.00	25.00	25	No grace on cash adv, \$15 Rpclmnt
Associated Healthcare Cr. Un.	St. Paul	Visa Gold	0.00	11.90	20.00	20.00	25.00	25	No grace on cash adv , \$15 Rpclmnt
Austin City Employees Credit Union	Austin	Visa Classic	0.00	9.90	25.00	15.00	-	25	No grace on cash adv, Rpclmnt \$5,Min Pmt 3% or
Central Minnesota Federal Credit Un	Melrose	Visa Classic A	10.00	11.90	15.00	5%	-	25	Late Pmt Fee \$10-\$50, No grace on cash adv
Central Minnesota Federal Credit Un	Melrose	Visa Classic B	0.00	13.90	15.00	5%	-	25	Late Pmt Fee \$10-\$50, No grace on cash adv
Central Minnesota Federal Credit Un	Melrose	Visa Platinum	0.00	9.90	15.00	5%	-	25	Late Pmt Fee \$10-\$50, No grace on cash adv
Cities Credit Union	Vadnais Heights	Cities CU Visa	0.00	11.95	10.00	10.00	15.00	25	No grace on cash adv
Citizens Natl Bank of Park Rapids	Park Rapids	Visa Business	20.00	9.90	20.00	5%	-	25	3% Fee on cash adv, No grace on cash adv
City & County Employees Credit Un.	St. Paul	Visa Classic	10.00	13.00	25.00	10.00	20.00	25	3% of bal due, Doc Copy \$5, No grace on cash adv
City & County Employees Credit Un.	St. Paul	Visa Gold	0.00	10.90	25.00	10.00	20.00	25	3% of bal due, Doc Copy \$5, No grace on cash adv
City-County Federal Credit Union	Brooklyn Center	Visa Classic	0.00	15.85	20.00	29.00	26.00	-	\$3 Rpclmnt, Intro Rate 8.9%, No grace on cash
City-County Federal Credit Union	Brooklyn Center	Visa Gold	0.00	13.92	20.00	29.00	26.00	-	\$3 Rpclmnt, Intro Rate 7.9%, No grace on cash
City-County Federal Credit Union	Brooklyn Center	Visa Platinum	0.00	9.90	20.00	29.00	26.00	-	No grace on cash adv
Co-op Credit Union of Montevideo	Montevideo	Visa Classic	0.00	11.50V	10.00	10.00	10.00	25	No grace on cash adv
Eastwood Bank - Rochester	Rochester	Visa Business	0.00	14.90	25.00	25.00	-	25	2% Cash adv fee, No grace on cash adv
Eastwood Bank - Rochester	Rochester	Visa Classic	0.00	13.90	25.00	25.00	-	25	2% Cash adv fee, No grace on cash adv
Eastwood Bank - Rochester	Rochester	Visa Gold	0.00	11.90	25.00	25.00	-	25	2% Cash adv fee, No grace on cash adv
Eastwood Bank - Rochester	Rochester	Visa Platinum Pref	0.00	9.90	25.00	25.00	-	25	2% Cash adv fee, No grace on cash adv
Electric Machinery Employees Cr. Un	Minneapolis	Visa Classic	0.00	12.75	0.00	0.00	-	25	No grace on cash adv
Electrus Federal Credit Union	Brooklyn Center	Visa	0.00	11.90	15.00	15.00	15.00	25	Rpclmnt card 5\$, No grace on cash adv
Federated Employees Credit Union	Owatonna	Visa	0.00	10.90	15.00	15.00	15.00	25	\$25 Min pmt, No grace on cash adv
First Community Credit Union	Columbia Heights	Visa Classic	0.00	12.90	0.00	5%	-	25	APR 17.9% on delinquent acc, No grace on cash
First Community Credit Union	Columbia Heights	Visa Platinum	0.00	9.90	0.00	5%	-	25	APR 12.9% on delinquent acc, No grace on cash
First Minnesota Bank, N.A.	Minnetonka	FM Classic Visa	0.00	16.75	15.00	5%	22.00	25	No grace on cash adv, \$2 Cash adv fee
First Minnesota Bank, N.A.	Minnetonka	FM Gold Visa	0.00	16.75	15.00	5%	22.00	25	No grace on cash adv, \$2 Cash adv fee
First National Bank Montevideo	Montevideo	Visa Classic	0.00	14.25V	15.00	5%	-	25	Var US Bank Prime +9.5%-Max 18%, Min Pmt \$25
First National Bank Montevideo	Montevideo	Visa Classic	20.00	11.25V	15.00	5%	-	25	Var US Bank Prime +6.5%-Max 18%, Min Pmt \$25
First National Bank Montevideo	Montevideo	Visa Gold	0.00	14.25V	15.00	5%	-	25	Var US Bank Prime +9.5%-Max 18%, Min Pmt \$25
First National Bank Montevideo	Montevideo	Visa Gold	20.00	11.25V	15.00	5%	-	25	Var US Bank Prime +6.5%-Max 18%, \$2.50 cash

Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
First National Bank Montevideo	Montevideo	Visa Platinum	0.00	8.25V	15.00	5%	-	25	Var US Bank Prime +3.5%-Max 18%, \$2.50 cash
First National Bank of Milaca	Milaca	Visa Classic	0.00	16.80	20.00	10.00	20.00	25	Commercial accounts to be paid in full each stmnt
First National Bank of the North	Sandstone	Visa	0.00	12.50	0.00	0.00	-	25	No grace on cash adv.
First State Bank of Wabasha	Wabasha	MasterCard	0.00	14.50	0.00	0.00	-	25	\$25 Min pmt, No grace on cash adv
First State Bank of Wabasha	Wabasha	MasterCard Gold	0.00	14.50	0.00	0.00	-	25	\$25 Min pmt, No grace on cash adv
First State Bank of Wabasha	Wabasha	Visa	0.00	14.50	0.00	0.00	-	25	\$25 Min pmt, No grace on cash adv
First State Bank of Wabasha	Wabasha	Visa Gold	0.00	14.50	0.00	0.00	-	25	\$25 Min pmt, No grace on cash adv
First State Bank of Wyoming	Wyoming	Visa Classic	0.00	14.88	5.00	5.00	-	25	No grace on cash adv
First State Bank of Wyoming	Wyoming	Visa Gold	0.00	14.88	5.00	5.00	-	25	No grace on cash adv
Floodwood Area Credit Union	Floodwood	Visa	0.00	13.90	5.00	0.00	10.00	25	\$10 Doc copy
Fort Snelling Federal Credit Union	Minneapolis	Visa Classic	0.00	12.90	25.00	25.00	-	25	-
Fort Snelling Federal Credit Union	Minneapolis	Visa Platinum	0.00	9.90	25.00	25.00	-	25	-
Freeport State Bank	Freeport	Visa Classic	0.00	12.75	20.00	20.00	-	25	Balance due upon stment receipt
Freeport State Bank	Freeport	Visa Gold	0.00	12.75	20.00	20.00	-	25	Balance due upon stmnt receipt
General Mills Federal Credit Union	Minnnetonka	CU Visa Classic	0.00	9.90	20.00	20.00	-	25	No grace on cash adv, Membership required
General Mills Federal Credit Union	Minnnetonka	CU Visa Platinum	0.00	9.90	20.00	20.00	-	25	No grace on cash adv, Membership required
Grand Rapids State Bank	Grand Rapids	Visa Business	40.00	15.48	25.00	2%	-	25	No grace on cash adv
Grand Rapids State Bank	Grand Rapids	Visa Classic	0.00	15.48	10.00	5%	-	25	No grace on cash adv
Grand Rapids State Bank	Grand Rapids	Visa Platinum	0.00	15.48	10.00	5%	-	25	No grace on cash adv
Great River Federal Credit Union	St. Cloud	Visa Classic	0.00	12.90	10.00	10.00	-	25	Min pmt \$20 or 3% whichever is greater
Great River Federal Credit Union	St. Cloud	Visa Premier	0.00	9.90	10.00	10.00	-	25	Min pmt \$20 or 3% whichever is greater
Greater Minnesota Credit Union	Mora	Visa Classic	0.00	12.00	20.00	20.00	18.00	25	Min pmt \$25 or 4%, No grace on cash adv
Hardwick State Bank	Hardwick	Visa	0.00	14.76	1.00	5.00	-	25	No grace on cash adv
Heartland Credit Union	St. Paul	Team Visa	0.00	12.90	20.00	20.00	20.00	25	No grace on cash adv, Lost card \$10, Stmnt copy
Heartland Credit Union	St. Paul	Visa Classic	0.00	12.90	20.00	20.00	20.00	25	No grace on cash adv, Stmnt cpy \$5, Lost card \$10
Heartland Credit Union	St. Paul	Visa Gold	0.00	10.90	20.00	20.00	20.00	25	No grace on cash adv, Stmnt cpy \$5, Lost card \$10
Hibbing Cooperative Credit Union	Hibbing	Visa	0.00	12.90	0.00	0.00	-	25	\$2 Draft retrieval fee, No grace on cash adv
Hiway Federal Credit Union	St. Paul	Visa Classic	0.00	11.96	20.00	10.00	25.00	25	Min Pmt \$10, \$10 Rpclmnt, No grace on cash adv
Hiway Federal Credit Union	St. Paul	Visa Gold	0.00	10.96	20.00	10.00	25.00	25	Min Pmt \$10, \$10 Rpclmnt, No grace on cash adv
Hiway Federal Credit Union	St. Paul	Visa Platinum	0.00	9.90	20.00	10.00	25.00	25	Min pmt \$10, \$10 Rpclmnt, No grace on cash adv
Hopkins Schools Credit Union	Hopkins	Visa	0.00	14.90	0.00	0.00	-	25	No grace on cash adv
Hormel Employees Credit Union	Austin	Visa Classic	0.00	8.90	15.00	20.00	15.00	25	Risk based rates 8.9-15.9%, No grace on cash

Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
IBEW 110 Federal Credit Union	St. Paul	Visa Classic	0.00	6.90	10.00	0.00	20.00	25	No grace on cash adv, Risk based rates
Jasper State Bank	Jasper	Visa	0.00	10.90	10.00	10.00	10.00	25	Risk based rates 10.90%-14.76%, No grace on
Mayo Employees Credit Union	Rochester	Visa Classic	5.00	11.90	20.00	20.00	-	25	\$10 Card rpclmnt, Mayo Foundation affiliation requ
Mayo Employees Credit Union	Rochester	Visa Platinum	5.00	9.25V	20.00	20.00	-	30	WJS Prime + 4.0%, Mayo Foundation affiliation
Members Cooperative CU	Cloquet	Visa Classic 1	5.00	13.90	20.00	20.00	-	25	Min pmt \$25, CU membership req., Dlg rate
Members Cooperative CU	Cloquet	Visa Classic Secur	25.00	14.99	20.00	20.00	-	25	Min pmt \$25, CU membership req., Dlg rate
Members Cooperative CU	Cloquet	Visa Platinum 1	5.00	8.95	20.00	20.00	-	25	Min pmt \$25, CU membership req., Dlg rate
Members Cooperative CU	Cloquet	Visa Platinum 2	5.00	10.99	20.00	20.00	-	25	Min pmt \$25, CU membership req., Dlg rate
Members Cooperative CU	Cloquet	Visa Platinum 3	5.00	7.95	20.00	20.00	-	25	Min pmt \$25, CU membership req., Dlg rate
Members Cooperative CU	Cloquet	Visa Platinum 4	5.00	8.95	20.00	20.00	-	25	Min pmt \$25, CU membership req., Dlg rate
Merchants National Bank of Winona	Winona	MasterCard Classic	0.00	11.99	25.00	5%	-	25	\$3 Cash adv fee, 14.99 Cash adv rate, No grace
Merchants National Bank of Winona	Winona	MasterCard Gold	0.00	9.99	25.00	5%	-	25	14.99 Cash adv rate, No grace on cash adv
Merchants National Bank of Winona	Winona	Visa Business	25.00	13.56	20.00	5%	-	25	12.60% rate on bal over \$1500, No grace on cash
Merchants National Bank of Winona	Winona	Visa Classic	0.00	11.99	25.00	5%	-	25	\$3 Cash adv fee, 14.99% Cash adv fee, No grace
Merchants National Bank of Winona	Winona	Visa Classic Point	30.00	9.99	25.00	5%	-	25	\$3 Cash adv fee, Ann fee waived w/ use => 24
Merchants National Bank of Winona	Winona	Visa Platinum	0.00	9.99	25.00	5%	-	25	14.99% Cash adv rate, No grace on cash adv
Merchants National Bank of Winona	Winona	Visa Platinum Cash	30.00	9.99	25.00	5%	-	25	14.99% Cash adv rate, No grace on cash adv
Merchants National Bank of Winona	Winona	Visa Platinum Poin	30.00	9.99	25.00	5%	-	25	Ann fee waived w/ use => 24 times, 14.99 Cash
Mid Minnesota Federal Credit Union	Brainerd	Visa Classic	0.00	8.24V	15.00	20.00	-	25	Var rate prime + 4.24%, No grace on cash adv
Minnesota Building Trades Fed. CU	Maple Grove	Visa Classic	0.00	10.90	25.00	25.00	25.00	25	\$10 Non use fee, No grace on cash adv
Minnesota Building Trades Fed. CU	Maple Grove	Visa Gold	0.00	10.90	25.00	25.00	25.00	25	\$10 Non use fee, No grace on cash adv
Minnesota Power Employees Credit Un	Duluth	Visa Classic	0.00	9.90	10.00	0.00	-	25	\$5 Rpclmnt, \$5 Document copy
Minnesota Valley Federal Credit Un	Mankato	Visa Classic	0.00	8.90	15.00	15.00	20.00	25	No grace on cash adv, \$10 Card rpclmnt
Moorhead Credit Union	Moorhead	Visa	0.00	12.90	0.00	15.00	-	25	No grace on cash adv
Nicollet County Bank of St. Peter	St. Peter	MasterCard	0.00	16.92	10.00	10.00	-	25	No grace on cash adv, \$5 Card rpclmnt
Nicollet County Bank of St. Peter	St. Peter	Visa Classic	15.00	14.88	10.00	10.00	-	25	No ann fee 1st year
Nicollet County Bank of St. Peter	St. Peter	Visa Gold	25.00	13.92	10.00	10.00	-	25	Min Pmt \$20 or 5%, No ann fee 1st year
North Memorial Employees Fed Cr. Un	Robbinsdale	Visa Classic	0.00	12.90	10.00	10.00	-	25	-
North Memorial Employees Fed Cr. Un	Robbinsdale	Visa Platinum	0.00	9.90	10.00	10.00	-	25	-
Northwoods Credit Union	Cloquet	Visa Classic	0.00	11.90	10.00	10.00	-	25	No grace on cash adv
Northwoods Credit Union	Cloquet	Visa Platinum	0.00	7.99	10.00	10.00	-	25	No grace on cash adv, Classic rate after 2 late pm
Novation Credit Union	St. Paul	Visa Classic	0.00	11.90	25.00	25.00	15.00	25	Risk based rates 11.9%-13.9%, Card PU %65,

Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
Novation Credit Union	St. Paul	Visa Gold	0.00	7.90	25.00	25.00	15.00	25	Risk based rates 7.9%-11.9%, \$65 Card PU, \$15
Pipefitters Steamfitters Credit Un.	St. Paul	Visa Classic	0.00	14.25	10.00	5.00	-	25	No grace on cash adv, \$15 Card rpclmnt
Retail Employees CU-Hopkins	Hopkins	Visa Classic	0.00	12.90	20.00	20.00	20.00	25	No grace on cash adv
Retail Employees CU-Hopkins	Hopkins	Visa Platinum	0.00	8.90	10.00	10.00	10.00	25	No grace on cash adv
Richfield/Bloomington Credit Union	Richfield	Visa Classic	25.00	12.99	10.00	10.00	-	25	No grace on cash adv
Richfield/Bloomington Credit Union	Richfield	Visa Platinum	25.00	9.90	10.00	10.00	-	25	No grace on cash adv
Roundbank	Waseca	Visa Classic-1	15.00	13.88	20.00	5%	-	25	\$5-\$25 Cash adv fee, No grace on cash adv
Roundbank	Waseca	Visa Classic-2	0.00	18.00	20.00	5%	-	25	\$5-\$25 Cash adv fee, No grace on cash adv
Roundbank	Waseca	Visa Gold-1	0.00	16.80	20.00	5%	-	25	\$5-\$25 Cash adv fee, No grace on cash adv
Roundbank	Waseca	Visa Gold-2	28.00	11.88	20.00	5%	-	25	\$5-\$25 Cash adv fee, No grace on cash adv
Security State Bank of Hibbing	Hibbing	Visa Classic	12.00	14.88	25.00	5%	-	25	No grace on cash adv, 3%/\$5 Min Cash adv fee
Security State Bank of Hibbing	Hibbing	Visa Gold	28.00	14.88	25.00	5%	-	25	No grace on cash adv, 3%/\$5 Min Cash adv fee
Slumberland - Alexandria	Alexandria	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
SMW Federal Credit Union	Maplewood	Visa Classic	0.00	12.75	25.00	20.00	25.00	25	No grace on cash adv, Cash adv fee \$5 or 3%
SMW Federal Credit Union	Maplewood	Visa Plat Rewards	25.00	7.75V	25.00	20.00	25.00	25	WSJ Prime + 3%, No grace on cash adv
SMW Federal Credit Union	Maplewood	Visa Platinum	0.00	7.50	25.00	20.00	25.00	25	No grace on cash adv, Cash adv fee \$5 or 3%
Soo Line Credit Union	Minneapolis	Visa Classic	10.00	10.90	15.00	15.00	10.00	25	No grace on cash adv
St. Cloud Federal Credit Union	St. Cloud	Visa Classic	0.00	13.50	20.00	15.00	-	25	No grace on cash adv
St. Cloud Federal Credit Union	St. Cloud	Visa Gold	0.00	9.90	20.00	15.00	-	25	No grace on cash adv
State Bank of Aurora	Aurora	Visa Business	0.00	Var	35.00	35.00	-	25	Var WSJ Prime+3.9-7.9%, 10.9% cash adv, no
State Bank of Aurora	Aurora	Visa Cash Rewards	0.00	Var	35.00	29.00	-	25	Var WSJ Prime+9.9-14.9%, No grace on cash adv
State Bank of Aurora	Aurora	Visa Classic	0.00	Var	35.00	38.00	-	25	Var WJS Prime +10.24%-19.24%, 19.99% cash
State Bank of Aurora	Aurora	Visa College	0.00	7.90V	29.00	29.00	-	25	Var WJS Prime +7.9%, 9.9% on cash adv, no
State Bank of Aurora	Aurora	Visa Platinum	0.00	Var	35.00	29.00	-	25	Var WJS Prime +3.99%-12.99%, 14.99% Cash adv
State Bank of Aurora	Aurora	Visa Reward Plat	0.00	Var	35.00	29.00	-	25	Var WS Prime+9.99%, 14.99% Cash adv, no grace
State Bank of Bird Island	Bird Island	MasterCard	0.00	15.96	10.00	10.00	-	25	2% Cash adv fee, No grace on cash adv
State Bank of Bird Island	Bird Island	MasterCard Gold	0.00	14.76	10.00	10.00	-	25	2% Cash adv fee, No grace on cash adv
State Bank of Bird Island	Bird Island	Visa	0.00	15.96	10.00	10.00	-	25	2% Cash adv fee, No grace on cash adv
State Bank of Bird Island	Bird Island	Visa Gold	0.00	14.76	10.00	10.00	-	25	2% Cash adv fee, No grace on cash adv
State Bank of Chandler	Chandler	Visa Classic	0.00	15.00	0.00	5.00	15.00	25	No grace on cash adv
State Bank of Lismore	Lismore	Visa	0.00	14.40	0.00	5.00	-	25	No grace on cash adv, Cash adv fee \$1
State Bank of McGregor	McGregor	Visa	0.00	10.00V	15.00	5%	-	25	Var WSJ Var Prime + 5%, No grace on cash adv

Minnesota Financial Institutions

Name of Institution	City	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
State Bank of Park Rapids	Park Rapids	MasterCard	0.00	9.99V	20.00	5%	25.00	25	NY Prime+6.99%. Min 9.99%-Max 18.00%
State Bank of Richmond	Richmond	Visa	20.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmtnt copy \$4, Rpclmnt
State Bank of Richmond	Richmond	Visa Gold	20.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmtnt copy \$4, Rpclmnt
State Bank of Richmond	Richmond	Visa Gold Cashback	20.00	14.90	15.00	15.00	15.00	25	No grace on cash adv, Stmtnt copy \$4, Rpclmnt
The Citizens National Bank of Park	Park Rapids	Visa Business	20.00	9.90	20.00	5%	-	25	3% Cash adv fee, No grace on cash adv
The Citizens National Bank of Park	Park Rapids	Visa Classic	0.00	7.99	20.00	5%	-	25	14.50% after 1st year, 3% Cash adv fee, No grace
The Citizens National Bank of Park	Park Rapids	Visa Gold	0.00	7.99	20.00	5%	-	25	14.50% after 1st year, 3% Cash adv fee, No grace
Think Federal Credit Union	Rochester	Visa Classic	0.00	8.90V	19.00	19.00	-	25	Var Prime + 3.9%
Think Federal Credit Union	Rochester	Visa Gold	0.00	7.90V	19.00	19.00	-	25	Var Prime + 2.9%
Think Federal Credit Union	Rochester	Visa Platinum	0.00	6.90V	19.00	19.00	-	25	Var Prime + 1.9%
Trades & Labor Credit Union	Albert Lea	Visa Classic	0.00	12.90	10.00	15.00	20.00	25	\$5 Rpclmnt, \$5 Doc copy, No grace on cash adv
United Educators Credit Union	Woodbury	Visa Classic	0.00	9.99V	10.00	15.00	23.00	25	Var US Prime + 5.49, \$5 Rpclmnt, \$2 Copy, 5\$
United Employees Credit Union	Albert Lea	Visa	0.00	13.90	10.00	10.00	10.00	25	No grace on cash adv
US Federal Credit Union	Burnsville	Gold Card	0.00	10.90	15.00	25.00	27.00	25	Draft copy \$5, Lost card \$10, No grace on cash adv
US Federal Credit Union	Burnsville	Platinum Visa	0.00	8.90	15.00	25.00	27.00	25	\$25 non-use fee, No grace on cash adv
US Federal Credit Union	Burnsville	Savings Secured	0.00	12.90	15.00	25.00	27.00	25	Draft copy \$5, Lost card \$10, No grace on cash adv
US Federal Credit Union	Burnsville	Visa Classic	0.00	12.90	15.00	25.00	27.00	25	Draft copy \$5, Lost card \$10, No grace on cash adv
Wells Federal Bank, FSB	Wells	MasterCard	0.00	15.96	10.00	10.00	-	25	\$2 ATM transaction, No grace on cash adv
Wells Federal Bank, FSB	Wells	Visa Classic	0.00	15.96	10.00	10.00	-	25	\$2 ATM transaction, No grace on cash adv
Wells Federal Bank, FSB	Wells	Visa Gold	0.00	15.96	10.00	10.00	-	25	\$2 ATM transaction, No grace on cash adv

Out-of-State Financial

Name of Institution	City	State	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
A-K Valley Federal Credit Union	Lower Burrell	PA	Visa Classic	0.00	9.90	15.00	25.00	25.00	25	Risk based rates 9.9%-17.9%, No grace on cash
A-K Valley Federal Credit Union	Lower Burrell	PA	Visa Gold	0.00	9.90	15.00	25.00	25.00	25	Risk based rates 9.9%-17.9%, No grace on cash
Allegheny Valley Federal Credit	Pittsburgh	PA	Visa	50.25	9.90	10.00	10.00	20.00	25	No grace on cash adv, Min pmt 3% of balance
Ameri Choice FCU	Mechanicsberg	PA	Visa	29.00	10.99	25.00	25.00	-	25	No grace on cash adv, \$25 Min prmt
Ameri Choice FCU	Mechanicsberg	PA	Visa Classic	0.00	12.90	10.00	10.00	-	25	No grace on cash adv, \$15 Min prmt
Ameri Choice FCU	Mechanicsberg	PA	Visa Gold	0.00	8.90	25.00	25.00	-	25	No grace on cash adv, \$25 Min prmt, \$25 Inactivity
Armstrong Associates Fed Cr.	Ford City	PA	Visa Classic	0.00	9.90	20.00	20.00	20.00	25	No grace on cash adv, Min Pmt \$20
Armstrong County Fed.	Kittanning	PA	Visa	0.00	12.00	10.00	0.00	-	25	No grace on cash adv.
Arsenal Credit Union	Arnold	MO	Visa 1 Classic	0.00	13.90	25.00	25.00	-	25	No grace on cash adv
Arsenal Credit Union	Arnold	MO	Visa 2 Classic	0.00	7.75V	25.00	25.00	-	25	Var WSJ + 3.9%, No grace on cash adv
Arsenal Credit Union	Arnold	MO	Visa 3 Gold	0.00	12.90	25.00	25.00	-	25	No grace on cash adv
Arsenal Credit Union	Arnold	MO	Visa 4 Platinum	0.00	9.90	25.00	25.00	-	25	No grace on cash adv
Ashland Inc Employees Credit	Ashland	KY	Visa Classic	5.00	11.90	15.00	15.00	15.00	25	No grace on cash adv
Ashland Inc Employees Credit	Ashland	KY	Visa Gold	5.00	5.90V	15.00	15.00	15.00	25	No grace on cash adv, WSJ Prime + 1.9%
Battle Creek Postal Credit Union	Battle Creek	MI	Visa	0.00	9.90	0.00	1.00	-	25	Min pmt 3% or \$25, No grace on cash adv
Black Hills Federal Credit Union	Rapid City	SD	MasterCard	0.00	9.90	18.00	15.00	-	25	Risk based lending rate 9.90-17.90%
Black Hills Federal Credit Union	Rapid City	SD	Visa	0.00	8.90	18.00	15.00	-	-	Risk based lending rate 8.90%-17.90%
Carquest	Las Vegas	NV	Carquest	0.00	22.80	28.00	28.00	28.00	25	-
CFCU Community Credit Union	Ithaca	NY	Visa Classic	15.00	12.90	15.00	15.00	-	25	Min pmt 3% of balance
CFCU Community Credit Union	Ithaca	NY	Visa Platinum	0.00	8.90V	15.00	15.00	-	25	Var Prime + 3.9%, Min pmt 3% of balance
Chadwick Federal Credit Union	Norwood	MA	Visa	0.00	10.90	15.00	15.00	10.00	25	\$25 Min pmt; \$4 Draft retrieval, Cash adv fee 2%
Columbine Federal Credit Union	Centennial	CO	Visa Plan A	12.00	9.90	0.00	25.00	-	25	\$12 Rpclmnt, \$3 Doc copy, \$5 PIN Rpclmnt
Columbine Federal Credit Union	Centennial	CO	Visa Plan B	0.00	11.90	0.00	25.00	-	25	\$12 Rpclmnt, \$3 Doc copy, \$5 PIN Rpclmnt
Columbine Federal Credit Union	Centennial	CO	Visa Plan C	25.00	7.25V	0.00	25.00	-	25	Var Prime + 3%, \$12 Rpclmnt, \$3 Doc copy
Community America Credit	Lenexa	KS	MasterCard	0.00	12.90	20.00	5%	-	25	\$5 Cash adv fee, No grace on cash adv
Community America Credit	Lenexa	KS	Visa Classic	0.00	10.65V	20.00	5%	-	25	Var Prime + 5.90%, \$5 Cash adv fee, No grace
Community America Credit	Lenexa	KS	Visa Gold	0.00	10.00V	20.00	5%	-	25	Var Prime + 3.9%, \$5 Cash adv fee, No grace
Community America Credit	Lenexa	KS	Visa Platinum	0.00	8.90V	20.00	5%	-	25	Var Prime + 1.9%, \$5 Cash adv fee, No grace
Community Credit Union	La Crosse	WI	Classic MasterCard	0.00	8.99	20.00	20.00	20.00	25	2% Cash adv fee, No grace on cash adv
Community Credit Union	La Crosse	WI	Equity MasterCard	0.00	Var	20.00	20.00	20.00	25	Var Prime & Prime = 1.5%, No grace on cash adv
Community Credit Union	La Crosse	WI	Platinum MasterCar	0.00	6.99	20.00	20.00	20.00	25	2% Cash adv fee, No grace on cash adv

Out-of-State Financial

Name of Institution	City	State	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
Community Credit Union	La Crosse	WI	Rewards MasterCard	0.00	10.99	20.00	20.00	20.00	25	2% Cash adv fee, No grace on cash adv
Community Financial Credit	Springfield	MO	Preferred Visa	0.00	13.90	10.00	15.00	15.00	25	No grace on cash adv, 2% Cash adv fee, \$5
Community Financial Credit	Springfield	MO	Secured Visa	0.00	15.90	0.00	15.00	15.00	25	No grace on cash adv
Community Financial Credit	Springfield	MO	Visa Platinum	0.00	9.90	10.00	15.00	15.00	25	No grace on cash adv, 2% Cash adv fee, \$5
Credit Union Plus	Rantoul	IL	Secured Visa	20.00	12.72	10.00	5.00	15.00	25	Min pmt 5% or \$25, \$10 Rpclmnt, \$5 Draft copy
Credit Union Plus	Rantoul	IL	Visa Classic	25.00	12.72	10.00	5.00	15.00	25	Min pmt 5% or \$25, \$10 Rpclmnt, \$5 Draft copy
Credit Union Plus	Rantoul	IL	Visa Platinum	25.00	11.90	10.00	5.00	15.00	25	Min pmt 3% or \$25, No grace on cash adv
Credit Union Plus	Rantoul	IL	Visa Platinum +	25.00	9.99	10.00	5.00	15.00	25	Min pmt 3% or \$25, No grace on cash adv
Credit Union Plus	Rantoul	IL	Visa Platinum ++	25.00	7.99	10.00	5.00	15.00	25	Min pmt 3% or \$25, No grace on cash adv
Credit Union West	Glendale	AZ	Visa Classic	0.00	13.50	15.00	5%	-	25	No grace on cash adv
Credit Union West	Glendale	AZ	Visa Gold	0.00	12.50	15.00	5%	-	25	No grace on cash adv
Delta Employees Credit Union	Atlanta	GA	Visa	0.00	9.80	20.00	20.00	15.00	25	Risk based rates 9.8-13.8%, \$3 ATM fee
Edison Credit Union	Kansas City	MO	Edison CU	0.00	13.00	0.00	25.00	-	25	No grace on cash adv
EquiShare Credit Union	Wichita	KS	Visa	0.00	9.90	10.00	5%	22.00	25	No grace on cash adv
Fedapostal Federal Credit Union	Dothan	AL	Visa Classic	0.00	11.75	20.00	20.00	-	25	No grace on cash adv
Fedapostal Federal Credit Union	Dothan	AL	Visa Gold	0.00	10.50	20.00	20.00	-	25	No grace on cash adv
First Community Cr. Union	Ellisville	MO	Visa Platinum	19.00	11.90	0.00	5%	-	25	No grace on cash adv
First Community CU	Ellisville	MO	MasterCard	29.00	9.90	0.00	5%	-	-	No grace on cash adv, Fin chgs from stmnt close
First Community CU	Ellisville	MO	Visa Classic	0.00	15.90	0.00	5%	-	-	No grace on cash adv, Fin chgs from stmnt close
First Community CU	Ellisville	MO	Visa Gold	0.00	8.90	0.00	5%	-	-	No grace on cash adv, Fin chgs from stmnt close
First Community CU	Ellisville	MO	Visa Platinum	0.00	7.90	0.00	5%	-	25	No grace on cash adv
First Flight Federal CU	Havelock	NC	Visa Classic	0.00	8.90	20.00	15.00	30.00	25	Rick based rate 8.9%-12.5%, No grace on cash
First Flight Federal CU	Havelock	NC	Visa Gold	0.00	9.50	20.00	15.00	30.00	25	Risk based rate 9.5%-14.0%, No grace on cash
First Flight Federal CU	Havelock	NC	Visa Platinum	0.00	9.90	20.00	15.00	30.00	25	Risk based rate 9.9%-18.0%, No grace on cash
Great Falls Teachers FCU	Great Falls	MT	Visa	0.00	11.90	20.00	20.00	-	25	No grace on cash adv, \$25 Membership required
Heritage Valley Federal Credit	York	PA	Visa Classic	0.00	13.90	20.00	20.00	20.00	25	No grace on cash adv, Min Pmt 3% or \$10, \$5
Hopewell Joint School Emp.	Aliquippa	PA	Visa Classic	0.00	6.90	10.00	10.00	20.00	25	Risk based rate 6.9-14.9%, No grace on cash adv
Idahy Federal Credit Union	Boise	ID	Visa by Idahy	0.00	13.90	10.00	15.00	15.00	25	No grace on cash adv, Rpclmnt \$5, Stmnt copy \$2
Iron Mountain-Kingsford Comm.	Kingsford	MI	Visa	0.00	13.90	10.00	10.00	15.00	25	\$10 Stmnt, \$5 Rpclmnt, No grace on cash adv
Journal Credit Union	Milwaukee	WI	MasterCard	0.00	9.90	0.00	10.00	20.00	25	\$10 Rpclmnt, \$5 Doc copy, No grace on cash adv
KALSEE Credit Union	Kalamazoo	MI	Visa	0.00	8.90	0.00	20.00	10.00	25	\$10 doc, \$10 Rpclmnt, No grace on cash adv

Out-of-State Financial

Name of Institution	City	State	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
La-Tec Credit Union	New Holstein	WI	MasterCard Classic	0.00	13.90	0.00	2.00	-	25	No grace on cash adv, \$10 Rpclmnt, \$3 PIN
La-Tec Credit Union	New Holstein	WI	Visa Classic	0.00	13.90	0.00	2.00	-	25	No grace on cash adv, \$10 Rpclmnt, \$3 PIN
Ledge Light Federal Credit	Groton	CT	Visa Classic	0.00	12.00	20.00	20.00	18.00	25	Cash adv trans fee 1%, No grace on cash adv
Ledge Light Federal Credit	Groton	CT	Visa Gold	0.00	12.00	20.00	20.00	18.00	25	Cash adv trans fee 1%, No grace on cash adv
Ledge Light Federal Credit	Groton	CT	Visa Platinum	25.00	9.90	20.00	20.00	18.00	25	Cash adv fee 1%, No grace, Bal tran fee 3%,
Magnolia Federal Credit Union	Jackson	MS	Visa	0.00	14.00	15.00	10.00	-	25	-
Mattress Giant	Las Vegas	NV	Mattress Giant	0.00	22.65V	28.00	35.00	28.00	25	Var WJS Prime + 17.65%
McHenry County Schools Fed	Woodstock	IL	Visa Classic	0.00	13.90	10.00	15.00	-	-	\$10 Rpclmnt, \$7.5 Draft copy
McHenry County Schools Fed	Woodstock	IL	Visa Platinum	0.00	8.75	10.00	15.00	-	-	\$10 Rpclmnt, \$7.5 Draft copy
McKesson Federal Credit Union	Stratford	CT	Visa	0.00	12.90	15.00	15.00	19.00	25	14.9% on cash advances, No grace on cash adv
Michigan Services Credit Union	Bingham Farms	MI	Visa Classic	0.00	13.90	20.00	20.00	-	-	-
Michigan Services Credit Union	Bingham Farms	MI	Visa Platinum	0.00	8.95	25.00	25.00	-	-	-
Mutual Security CU	Brookfield	CT	CU Vias Platinum	0.00	7.50	20.00	5%	20.00	25	Min pmt 5% or \$25, Risk based rates 7.5%-10.9%
Mutual Security CU	Brookfield	CT	CU Visa Classic	0.00	8.90	20.00	5%	20.00	25	Min pmt 5% or \$25, Risk based rates 6.9%-16.9%
Mutual Security CU	Brookfield	CT	CU Visa Gold	0.00	7.90	20.00	5%	20.00	25	Min pmt 5% or \$25, Risk based rates 7.9%-15.9%
New Cumberland Federal Credit	New	PA	Visa Classic	0.00	12.90	15.00	15.00	-	25	No grace on cash adv
New Cumberland Federal Credit	New	PA	Visa Gold	0.00	9.90	15.00	15.00	-	25	No grace on cash adv
New Cumberland Federal Credit	New	PA	Visa Platinum	0.00	6.90	15.00	15.00	-	25	No grace on cash adv
North Central Area Credit Union	Grayling	MI	Visa Classic	0.00	12.90	10.00	10.00	20.00	25	No grace on cash adv
North Central Area Credit Union	Grayling	MI	Visa Gold	0.00	10.90	10.00	10.00	20.00	25	No grace on cash adv
PACO Federal Credit Union	Mayfield	OH	Visa	0.00	9.99	0.00	10.00	-	25	No grace on cash adv
Penn State Federal Credit Union	State College	PA	Visa Classic	5.00	12.90	35.00	35.00	35.00	25	No grace on cash adv
Penn State Federal Credit Union	State College	PA	Visa Platinum	5.00	7.90	35.00	35.00	35.00	25	No grace on cash adv
Post Metro Credit Union	Battle Creek	MI	Visa	0.00	11.90	0.00	10.00	-	25	No grace on cash adv
Purina Credit Union	St. Louis	MO	Visa	0.00	13.92	0.00	5%	15.00	25	No grace on cash adv
Railway Employees Credit Union	Springfield	MO	Visa Classic	25.00	11.90	0.00	0.00	15.00	25	No grace on cash adv
Seaboard Federal Credit Union	Bucksport	ME	Visa Classic	0.00	12.90	20.00	10%	-	-	Min pmt 3%
Selfreliance Ukrainian FCU	Chicago	IL	Visa Classic	0.00	11.90	25.00	25.00	-	25	No grace on cash adv
Selfreliance Ukrainian FCU	Chicago	IL	Visa Gold	0.00	9.90	25.00	25.00	-	25	No grace on cash adv
Selfreliance Ukrainian FCU	Chicago	IL	Visa Platinum	0.00	7.90	25.00	25.00	-	25	No grace on cash adv
Staley Employees Credit Union	Decatur	IL	Staley Classic	0.00	12.90	20.00	20.00	-	25	Min pmt 3%, No grace on cash adv, CU

Out-of-State Financial

Name of Institution	City	State	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
Staley Employees Credit Union	Decatur	IL	Visa Gold	0.00	9.90	20.00	20.00	-	25	Min pmt 3%, No grace on cash adv, CU
Superior Community Credit	Superior	WI	MasterCard	0.00	10.20V	15.00	10.00	15.00	25	Var T-Bill + 8.5%, No grace on cash adv
Superior Community Credit	Superior	WI	Scorecard Bonus Pt	0.00	11.65V	15.00	10.00	15.00	25	Var WSJ Prime + 6.9%, No grace on cash adv
Superior Community Credit	Superior	WI	Visa Cash Back	0.00	11.65V	15.00	10.00	15.00	25	Var WSJ Prime + 6.9%, No grace on cash adv
Superior Community Credit	Superior	WI	Visa Classic	0.00	10.20V	15.00	10.00	15.00	25	Var T-Bill + 8.5%, No grace on cash adv
Superior Community Credit	Superior	WI	Visa Gold	0.00	9.90	15.00	10.00	15.00	25	\$1.25 ATM trans fee, No grace on cash adv
Superior Community Credit	Superior	WI	Visa Opportunity	20.00	18.00	15.00	10.00	15.00	25	\$1.25 ATM trans fee, No grace on cash adv
Superior Community Credit	Superior	WI	Visa Platinum	0.00	7.50V	15.00	10.00	15.00	25	Var WSJ Prime + 2.75%, No grace on cash adv
Tech Federal Credit Unions	Crown Point	IN	Visa Classic	20.00	15.90	20.00	16.00	-	25	2% cash adv fee, No grace on cash, Cash adv ra
Tech Federal Credit Unions	Crown Point	IN	Visa Gold	0.00	9.90	20.00	16.00	-	25	2% cash adv fee, No grace on cash
Tech Federal Credit Unions	Crown Point	IN	Visa Platinum	0.00	7.90	20.00	16.00	-	25	Cash adv rate 18%, Var rates based upon balance
Tech Federal Credit Unions	Crown Point	IN	Visa Secured	20.00	Var	20.00	16.00	-	25	Var WSJ prime less .25%, No grace on cash adv
Tech Federal Credit Unions	Crown Point	IN	Visa Share Secured	20.00	15.90	20.00	16.00	-	25	2% cash adv fee, No grace on cash, Cash adv ra
Temco Employees Federal	North East	PA	Visa	0.00	10.90V	10.00	10.00	-	25	Rate set by internal board, No grace on cash adv
Thomasville	Las Vagas	MV	Thomasville MC	18.00	21.00V	28.00	28.00	28.00	25	Var WSJ Prime + 12.9%, 3% or \$10 Cash adv fee
Unison Credit Union	Kaukauna	WI	CU MasterCard	0.00	14.88	10.00	10.00	15.00	25	No grace on cash adv, \$3-\$10 Cash advance fee
Unison Credit Union	Kaukauna	WI	CU Visa	0.00	14.88	10.00	10.00	15.00	25	No grace on cash adv, \$3-\$10 Cash advance fee
Unison Credit Union	Kaukauna	WI	CU Visa Gold	0.00	4.90V	10.00	10.00	15.00	25	Var Prime + 4.9%, No grace on cash adv
Unison Credit Union	Kaukauna	WI	CU Visa Home Equit	0.00	1.00V	10.00	10.00	15.00	25	Var Prime + 1%, No grace on cash adv
United Savings Credit Union	Fargo	ND	Visa Classic	0.00	6.00	25.00	25.00	-	25	Risk based rates 6%-16%, No grace on cash adv
Universal 1 Credit Union	Beavercreek	OH	Visa Classic	0.00	14.92	20.00	20.00	25.00	25	No grace on cash adv
Universal 1 Credit Union	Beavercreek	OH	Visa Platinum	0.00	8.92	20.00	20.00	25.00	25	No grace on cash adv, Cash adv rate 14.92%
University of Nebraska Fed. Cr	Lincoln	NE	Visa Classic	0.00	8.15V	20.00	20.00	10.00	25	Var WSJ Prime + 3.4%, \$2 ATM fee, \$5 Rpclmnt
University of Nebraska Fed. Cr	Lincoln	NE	Visa Gold	0.00	8.15V	20.00	20.00	10.00	25	Var WSJ Prime + 3.4%, \$2 ATM fee. \$5 card
US Airways Federal Credit Union	Moon Township	PA	Visa Classic	50.00	10.00	20.00	25.00	25.00	25	\$5 Rpclmnt, \$2 Research, No grace on cash adv
US Airways Federal Credit Union	Moon Township	PA	Visa Gold	50.00	8.50	20.00	25.00	25.00	25	\$5 Rpclmnt, \$2 Research, No grace on cash adv
US Airways Federal Credit Union	Moon Township	PA	Visa Platinum	50.00	8.00	20.00	25.00	25.00	25	\$5 Rpclmnt, \$2 Research, No grace on cash adv
US Postal Service Federal CU	Clinton	MD	Visa	0.00	9.90	25.00	25.00	28.00	25	Risk base rate 8.99%-18%, No grace on cash adv
USX Federal Credit Union	Cranberry	PA	Visa Classic	0.00	11.25V	25.00	25.00	25.00	25	Var WSJ Prime + 6%, \$5.50 Draft copy
USX Federal Credit Union	Cranberry	PA	Visa Credit Build	50.00	18.00	25.00	25.00	25.00	25	\$5.5 Doc copy, No grace on cash adv
USX Federal Credit Union	Cranberry	PA	Visa Gold	0.00	9.90	25.00	25.00	25.00	25	No grace on cash adv, \$5.50 Draft copy

Out-of-State Financial

Name of Institution	City	State	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
Wells Fargo Financial Bank	Sioux Falls	SD	Visa NowLine	50.00	V	28.00	33.00	28.00	25	Prime+2.25%-13.30%, Min APR 6.9%, Max APR
Wells Fargo Financial Bank	Sioux Falls	SD	Visa NowLine	50.00	9.40	28.00	33.00	28.00	25	Risk base rates of 8.9%-19.8%, Real estate
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Platinum	0.00	V	31.00	31.00	28.00	25	Var Prime + 4.8%-14.3%, Min APR 8.9%, Max APR
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Platinum 1	20.00	13.90	31.00	33.00	28.00	25	Cash adv fee \$5 min or 3%, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Platinum 2	20.00	16.90	31.00	33.00	28.00	25	Cash adv fee \$5 min or 3%, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Platinum 3	25.00	18.00	31.00	33.00	28.00	25	Cash adv fee \$5 min or 3%, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Platinum 4	30.00	19.80	31.00	33.00	28.00	25	Cash adv fee \$5 min or 3%, No grace on cash adv
Wells Fargo Financial Bank	Sioux Falls	SD	Visa Platinum 5	30.00	21.60	31.00	33.00	28.00	25	Cash adv fee \$5 min or 3%, No grace on cash adv
Wells Fargo Financial North	Bismarck	ND	Prfd Cust Buyline	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Wells Fargo Financial South	Pierre	SD	Prfd Cust Buyline	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Wells Fargo Financial Wisconsin	Madison	WI	Prfd Cust Buyline	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Western Rockies Federal CU	Grand Junction	CO	Visa	0.00	9.50	20.00	20.00	-	25	No grace on cash adv
Willis Corroon Credit Union	Nashville	TN	MasterCard	0.00	12.00	20.00	20.00	-	25	-
Woodmen Federal Credit Union	Omaha	NE	Visa Classic	0.00	14.90	10.00	10.00	-	25	No grace on cash adv
Yellowstone Teachers Credit	Billings	MT	Yellowstone TCU-Vi	0.00	12.00	20.00	20.00	-	25	No grace on cash adv

Retailer

Name of Institution	City	State	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
Abbey Carpet	Las Vegas	NV	Abbey Carpet	0.00	22.90V	28.00	35.00	28.00	25	Var WSJ Prime + 17.65%
ACCA Express	Las Vagas	NV	ACCA Express	0.00	18.15V	28.00	35.00	28.00	25	Var WSJ Prime + 13.15%, 3% or \$10 Cash adv fee
American Drew	Las Vagas	NV	American Dres	0.00	18.00	28.00	35.00	28.00	25	-
American Gem Society	Las Vagas	NV	American Gem Soc	0.00	23.88	28.00	35.00	28.00	25	-
Bachmans Inc	Minneapolis	MN	Bachman's	0.00	18.00	0.00	10.00	20.00	30	Balance on commercial accts due in full each
Browning Buck Mark	Las Vagas	NV	Browning Buck Mark	0.00	19.80	28.00	28.00	28.00	25	-
Brunswick Billiards	Las Vagas	NV	Brunswick Billiard	0.00	22.15V	28.00	35.00	28.00	25	Var WSJ Prime + 17.15%
Carpetland USA	Las Vagas	NV	Carpetland USA	0.00	22.80	28.00	28.00	28.00	25	-
Ehealth Credit	Las Vegas	NV	Ehealth Credit	0.00	22.80	28.00	35.00	28.00	25	-
Financing Fitness	Las Vegas	NV	Financing Fitness	0.00	22.65V	28.00	35.00	28.00	25	WSJ Prime + 17.65
Floor to Ceiling	Las Vegas	NV	Floor to Ceiling	0.00	21.90V	28.00	35.00	28.00	25	Var WSJ Prime + 17.65%
Flooring Solutions	Las Vagas	NV	Flooring Solutions	0.00	22.15V	28.00	35.00	28.00	25	Var WSJ Prime + 17.15%
Gabberts	Las Vegas	NV	Gabberts	0.00	21.90V	28.00	35.00	28.00	25	Var WSJ Prime + 17.90%
Golfsmith	Las Vegas	NV	Golfsmith	0.00	21.90V	28.00	35.00	28.00	25	Var WSJ Prime + 17.65%
Hoff Jewelers	Las Vegas	NV	Hoff Jewelers	0.00	24.00	28.00	35.00	28.00	25	-
Honda Power Equipment	Las Vegas	NV	HPO MasterCard	0.00	21.75V	28.00	35.00	28.00	25	WJS Prime + 16.75%, 3% or \$10 Cash adv fee
Howes Diamond Jewelers	Redwing	MN	Perfd Cust Buyline	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
Kordel, Inc.	Moorhead	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
L. J. Norby Co.	Detroit Lakes	MN	Norby's Shop. Card	0.00	18.00	0.00	0.00	-	-	In-house card used exclusively at Norby's
Leather Center	Las Vagas	NV	Leather Center	0.00	22.80	28.00	28.00	28.00	25	-
Lumber Liquidators	Las Vegas	NV	LL Visa	0.00	22.90V	28.00	35.00	28.00	25	Var WSJ Prime + 17.90%, \$10 Cash adv fee
Marathon Ashland Petroleum	Fridley	OH	Marathon Card	0.00	16.00	0.00	10.00	25.00	25	No cash advances, \$5 reprint fee
Marquis	Las Vagas	NV	Marquis	0.00	22.80	28.00	35.00	28.00	25	No grace on cash adv
Marquis	Las Vagas	NV	Marquis MasterCard	0.00	21.75V	28.00	35.00	28.00	25	Var WJS Prime + 16.759%, 3% or \$10 Cash adv
Nevada Bobs	Las Vegas	NV	Nevada Bobs	0.00	22.65V	28.00	35.00	28.00	25	Var WSJ Prime + 17.65%
Pella Windows & Doors	Las Vegas	NV	PW & D Visa	0.00	22.90V	28.00	35.00	28.00	25	Var WSJ Prime + 17.90%, \$10 Cash adv fee
Pennsylvania House	Las Vagas	NV	Pennsylvania House	0.00	18.00	28.00	35.00	28.00	25	-
Posch & Smith Family Dentistry	Detroit Lakes	MN	Prfd Cust Buyline	0.00	18.00	0.00	5%	-	-	Fin charges from close of billing cycle
Pro Flooring	Las Vagas	NV	Pro Flooring	0.000	22.80	28.00	28.00	28.00	25	-
Repair Now Pay Later	Las Vagas	NV	Repair Now Pay Lat	0.00	19.80	28.00	28.00	28.00	25	-
Riddles	Las Vegas	NV	Riddles	0.00	22.65V	28.00	35.00	28.00	25	Var WSJ Prime + 17.65%

Retailer

Name of Institution	City	State	Card Name	Annual Fee	APR %	Exceed Limit	Late Payment	NSF if Reported	Grace	Notes
Rogers Enterprises Inc	Matteson	IL	Rogers & Hollands	0.00	18.00	0.00	5.00	20.00	25	-
Scheels	Fargo	MN	Scheels	0.00	18.00	0.00	0.00	-	25	-
Scheels All Sports Inc	Fargo	ND	Scheels All Sport	0.00	18.00	0.00	30.00	20.00	25	In-house store card for Scheels purchases only
Schneidermans	Las Vegas	NV	Schneidermans	0.00	23.74V	28.00	35.00	28.00	25	Var WSJ Prime + 18.74%
Seasonal Concepts	Des Moines	IA	Seasonal Concepts	0.00	18.00	0.00	15.00	-	-	No new accounts being accepted
Slumberland	Las Vagas	NV	Slumberland	0.00	22.65V	28.00	35.00	28.00	25	Var WJS Prime + 17.65%, 3% or \$10 Cash adv fee
Slumberland - Bemidji	Bemidji	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Eveleth	Eveleth	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Fergus Falls	Fergus Falls	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Grand Rapids	Grand Rapids	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Hibbing	Hibbing	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - International Falls	International Fall	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Slumberland - Thief River Falls	Thief River Falls	MN	Preferred Customer	0.00	18.00	0.00	15.00	-	-	Finance charges from close of billing cycle
Speedway Super America LLC	Enon	OH	Speedway SA	0.00	15.00	0.00	15%	-	30	
Splash Card	Las Vegas	NV	Splach Card	0.00	13.49V	28.00	35.00	28.00	25	Var WSJ Prime + 7.99%, 3% or \$10 Cash adv fee
Sportsmans Warehouse, Inc.	Midvale	UT	Prfd Cust Buyline	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle
The Floor Club	Las Vegas	NV	The Floor Club	0.00	22.90V	28.00	35.00	28.00	25	Var WSJ Prime + 17.90%
The Shane Company	Minnetonka	MN	Pfrd Cust Buy Line	0.00	18.00	0.00	5%	-	-	Finance charges from close of billing cycle